

**From:** Jim Bolthouse <boltz\_bts@yahoo.com> on 09/18/2004 07:30:26 AM

**Subject:** Disputes on Credit Cards

Docket # OP-1209

The following Banks have not complied with Federal laws and regulations in the Dispute process. They all failed to report the account in DISPUTE, Failed to remove from a call list, failed to honor request to correspond in writing and failed to report the account as "Paid as Agreed" to the credit reporting agencies as required by law: 1. Advanta Bank, Bank of America, Huntington Bank, Discover Bank, Chase Manhattan Bank.

They all act as if they are above the law and their customers are ignorant. We get prosecuted, jailed and harrassed when we violate the law and they go on ruining lives and when caught pay huge fines and keep ruining lives.

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